

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Tina M Swales
Debtor

Case No. 18-03410-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-4

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 14

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db +Tina M Swales, 1211 Market Street, Williamsport, PA 17701-2125
5096449 Apothaker Scian, P.C., 520 Fellowship Road, Suite C306, P.O. Box 5496,
Mount Laurel, NJ 08054-5496
5096451 +Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413
5096452 +Cardmember Svcs, P.O. Box 3220, Buffalo, NY 14240-3220
5096461 UPMC Susquehanna, PO Box 64058, Baltimore, MD 21264-4058

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5096450 EDI: BANKAMER.COM Nov 17 2018 00:19:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998

5096454 E-mail/Text: bankruptcy@cavps.com Nov 16 2018 19:31:35 Cavalry Portfolio Services,
Po Box 27288, Tempe, AZ 85285

5096453 +E-mail/Text: bankruptcy@cavps.com Nov 16 2018 19:31:35 Cavalry Portfolio Services,
Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322

5096455 +E-mail/Text: nailda@centralcreditaudit.com Nov 16 2018 19:32:02 Central Credit Audit,
100 N 3rd Street, Sunbury, PA 17801-2367

5096456 +EDI: CHASE.COM Nov 17 2018 00:19:00 Chase Card Services, Correspondence Dept,
Po Box 15298, Wilmington, DE 19850-5298

5096457 +EDI: CHASE.COM Nov 17 2018 00:19:00 Chase Card Services, Po Box 15298,
Wilmington, DE 19850-5298

5096460 +E-mail/Text: bankruptcy.notices@hdfsi.com Nov 16 2018 19:31:50 Harley Davidson Financial,
Po Box 21829, Carson City, NV 89721-1829

5096459 +E-mail/Text: bankruptcy.notices@hdfsi.com Nov 16 2018 19:31:49 Harley Davidson Financial,
Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048

5096458 EDI: USBANKARS.COM Nov 17 2018 00:18:00 Elan Financial Service, Attn: Bankruptcy,
4801 Frederica Street, Owensboro, KY 42301

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2018 at the address(es) listed below:

Gail Lee Hills on behalf of Debtor 1 Tina M Swales info@ghillslaw.com, gail.hills@ghillslaw.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 Tina M Swales
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7434**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **4:18-bk-03410-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tina M Swales

**By the
court:**November 16, 2018Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.